

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

CLAIR E KELLY
BRENDA S KELLY
Debtor(s)

Case No. 16-70837JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/14/2016.
- 2) The plan was confirmed on 05/23/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/04/2018, 03/05/2019, 02/11/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/03/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$75,640.00.
- 10) Amount of unsecured claims discharged without full payment: \$50,166.42.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$88,299.00
Less amount refunded to debtor	\$3,006.98

NET RECEIPTS: **\$85,292.02**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,971.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,037.72
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$8,008.72**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADDED CREDITOR FOR CALCULATI	Unsecured	175.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	547.71	547.71	15.08	0.00
AMERISERV FINANCIAL	Unsecured	2,522.00	2,497.00	2,497.00	68.74	0.00
BANK OF AMERICA NA**	Unsecured	17,758.00	NA	NA	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Secured	186,612.00	190,495.85	0.00	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Secured	0.00	0.00	5,303.16	5,303.16	0.00
CARRINGTON MORTGAGE SERVICES	Secured	0.00	190,285.61	0.00	68,507.10	0.00
CARRINGTON MORTGAGE SERVICES	Secured	0.00	4,939.92	0.00	0.00	0.00
CBCS	Unsecured	44.00	NA	NA	0.00	0.00
CITY NATIONAL BANK	Unsecured	2,617.00	NA	NA	0.00	0.00
CNB BANK	Unsecured	2,693.00	2,662.70	2,662.70	73.30	0.00
DISH NETWORK	Unsecured	108.00	NA	NA	0.00	0.00
FIRST NATIONAL COLLECTION++	Unsecured	333.00	NA	NA	0.00	0.00
GINNYS	Unsecured	198.00	NA	NA	0.00	0.00
HUGILL SANITATION INC	Unsecured	112.00	NA	NA	0.00	0.00
J P HARRIS ASSOC	Unsecured	45.00	NA	NA	0.00	0.00
J P HARRIS ASSOC	Unsecured	175.00	NA	NA	0.00	0.00
MERRICK BANK CORP	Secured	7,778.00	NA	NA	0.00	0.00
MERRICK BANK CORP	Unsecured	NA	6,592.82	6,592.82	181.50	0.00
MIDLAND FUNDING LLC	Unsecured	888.00	888.22	888.22	24.45	0.00
MINERS HOSPITAL EMERGENCY PHY	Unsecured	235.00	NA	NA	0.00	0.00
MINERS MEDICAL CENTER++	Unsecured	670.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	0.00	7,238.69	7,238.69	199.28	0.00
ONE MAIN FINANCIAL GROUP LLC A	Secured	15,938.00	2,500.00	2,500.00	2,500.00	270.63
PENELEC/FIRST ENERGY**	Unsecured	186.00	384.40	384.40	10.58	0.00
PHYSIOTHERAPY CORPORATION	Unsecured	10.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,206.00	3,420.92	3,420.92	94.18	0.00
QUANTUM3 GROUP - AGENT FOR JH	Unsecured	1,282.00	1,282.37	1,282.37	35.30	0.00
SHEETZ	Unsecured	1,282.00	NA	NA	0.00	0.00
STERLING JEWELERS D/B/A KAY JEW	Secured	322.00	327.43	0.00	0.00	0.00
SYNCHRONY BANK++	Unsecured	802.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
THROUGH THE COUNTRY DOOR	Unsecured	251.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	469.00	NA	NA	0.00	0.00
WEST BRANCH SEWER AUTHORITY	Unsecured	70.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$5,303.16	\$73,810.26	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,500.00	\$2,500.00	\$270.63
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,803.16	\$76,310.26	\$270.63
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,514.83	\$702.41	\$0.00

Disbursements:		
Expenses of Administration	<u>\$8,008.72</u>	
Disbursements to Creditors	<u>\$77,283.30</u>	
TOTAL DISBURSEMENTS :		<u>\$85,292.02</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/20/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.